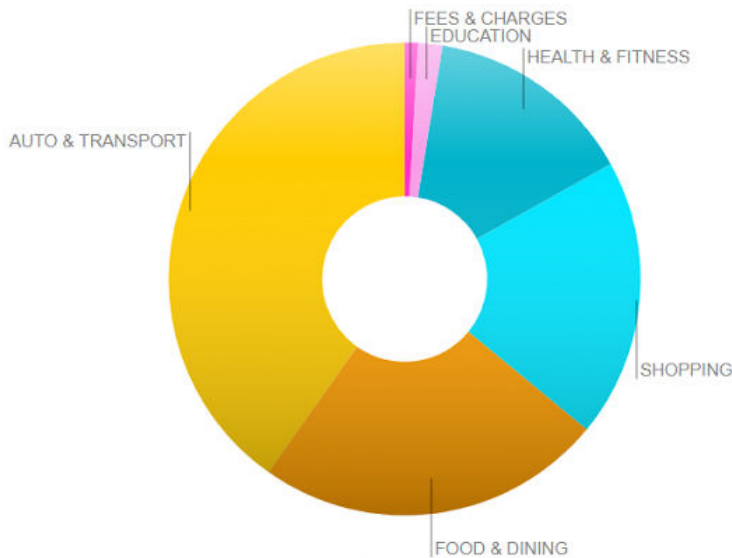
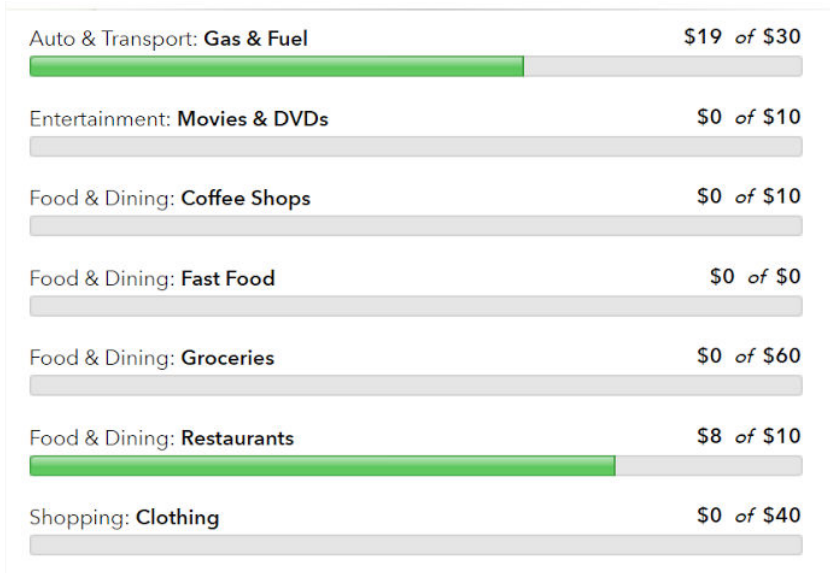


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Using mint.intuit.com, I was able to link my bank account and see what things my money is being spent on each month. The website allows you to set limits for your spending each month in several categories. Here is my spending overview for the month of October:



Although I have not spent that much money this month, in the past I have spent an average of \$200 per month. After analyzing each month, I have realized that the largest spending categories

are auto/ transport and food/dining. This pie chart above is from the month of September, and shows that most of my money was spent on gas and food purchases. It is important to note that I was spending a lot more money before Project Green, as I was consuming many more goods. This month I have spent less; however, there is always more room to improve!

As you can see, I have set a budget, or limit for my spending in each category per month in order to change my spending habits and eliminate any unnecessary consumption that depletes resources and has potential negative effects on the environment. Below I have listed and described some of the ways in which I can save money, and in turn decrease my environmental impact.

1. **Cut down on gas consumption by opting for public transport or carpooling.** I own a car on campus and use it to commute to a night class that is a 10 minute drive from campus. By taking the bus instead (which is free for students), I decrease my dependence on fuel and therefore do not need to purchase as much each month. In addition to driving to my night classes, I commute to Greenville, a town that is about a 45 minute drive from campus, a few times a month. I put in a budget of \$30 each month to give me enough fuel for one full tank of gas and perhaps a little extra in case of an emergency. This is an improvement for me because it forces me to make every drop of gasoline last and to set a limit for myself that was not present before.
2. **Avoid purchasing fast food.** I completely eliminated any spending on fast food. Let's face it, fast food was an unnecessary purchase that I was making in the past, and if I choose to cook at home I can prepare several meals for the same amount of money that I would pay for something at a restaurant. This also eliminates any plastic/packaging waste produced by fast food and is overall better for my health, as I have the choice to choose what ingredients I consume.
3. **Eat at restaurants sparingly.** This month my budget for restaurants was pretty low, but this was one of the larger purchasing categories for previous months. Similar to point 3, eating out can use up money that could be spent on groceries, which will provide me with more meals over the long run. Realistically, I do enjoy eating at restaurants once in while, so I will allow myself some spending money to use for indulgement. If I do choose to eat at a restaurant, I will opt for more sustainable, organic ingredients and eliminate any packaging (no to go boxes, straws, etc.) from my order. By purchasing groceries instead of eating out, I can also make use of a reusable lunchbox to cut down on paper or plastic products.
4. **Limit clothing purchases and opt for used clothing.** Clothing and fashion is another one of my biggest expenses. Using websites like Thredup.com or going to local thrift stores can help cut down on waste and resources used to make new clothing. I can also buy from sustainable sources (website below).

- a. <http://www.thegoodtrade.com/features/fair-trade-clothing>

By utilizing these tips, I will be able to cut down my spending by over 50%. This kind of budgeting and living a low-consumption lifestyle benefits the planet because it reduces my dependence on natural resources, and it lowers my support for companies that contribute to environmental destruction via production practices (pollution, resource usage, etc.). As for my health, it is generally healthier to opt for groceries and to make my own meals rather than buy food elsewhere.